XApplicant claims small entity status. See 37 CFR 1.27

35.00

TOTAL AMOUNT OF PAYMENT (\$)

PTO/\$B/17 (10-08) Approved for use through 06/30/2010. OMB 0651-0032 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid QMB control number Effective on 12/08/2004. Complete if Known Consolidated Appropriations Act, 2005 (H.R. 4818). 10/045,080 Application Number JANUARY 15, 2002 Filing Date For FY 2009 RAYMOND A. JOAO First Named Inventor

Examiner Name

Art Unit

A. RUDY

3687

TOTAL AMOUNT OF PAY	YMENT (\$)	35.00		Attorney Docke	st No. RJ	J470		
METHOD OF PAYMENT (check all that apply)								
Check XXX Credit Card Money Order None Other (please identify):								
	Deposit Account Deposit Account Number: Deposit Account Name:							
For the above-ident					_			
Charge fee(s) Indicated below Charge fee(s) Indicated below, except for the filling fee							cept for the filing fee	
under 37 CFI WARNING: Information on thi	FR 1.16 and 1.17 his form may beco	coma public. Credi			lit any overpay not be Included	-	rovide credit card	
Information and authorization FEE CALCULATION			i					
	DOU AND E	MALE AND A TO						
1. BASIC FILING, SEAI	FILING FE		SEARC	CH FEES Small Entity		ATION FEES Small Entity		
Application Type	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	Fees Paid (\$)	
Utility	330	165	540	270	220	110		
Design	220	110	100	50	140	70		
Plant	220	110	330	165	170	85		
Reissne	330	165	540	270	650	325		
Provisional	220	110	0	0	0	0		
2. EXCESS CLAIM FE	ES.						Small Entity	
Fee Description Each claim over 20 (Geeluding Re	.iee1105)				<u>Fee (5)</u> 52	<u>Fee (\$)</u> 26	
Each independent cla			nes)			220	110	
Multiple dependent of			105,			390	195	
<u>Total Claims</u>	Extra Claims	<u>s Fee (\$)</u>		Pald (\$)		Multiple De	pendent Claims	
- 20 or HP =		. x	_=			Fee (\$)	Fee Paid (\$)	
HP = highest number of total	lal cialma pald for, I Extra Claims	-		Paid (\$)				
- 3 or HP =		_ x		RIG (4)				
HP = highest number of inde	epandent claima p	pald for, if greater th	nan 3.					
3. APPLICATION SIZE If the specification and	FEE d drawings ex	cceed 100 sheet	ts of paper	r (excluding t	electronical	ly filed sequen	ice or computer	
listings under 37 C	CFR 1.52(e)), t	the application	i size fee o	due is \$270 (\$	\$135 for sma	nall entity) for e	each additional 50	
sheets or fraction the Total Sheets - 100 =		35 U.S.C. 41(a) 8 Number 750 =	(1)(G) an ir of each	nd 37 CFR 1.1 additional 50 o (round up to a v	16(s). or fraction th	hereof Fee ((\$) <u>Fee Paid (\$)</u>	
		_ /50 =	\	ינסמעם מוסנה שי	ופמוטחע פוסעא	r) x		
Non-English Specifi							Fees Paid (\$)	
Other (e.g., late filin	ig surcharge):	BALANCE	DUE	FOR PAY	MENT O	F ISSUE	FEE \$35.00	

SUBMITTED BY		11.		
Signature	famil	19	Registration No. 35, 907	Telephone 914 - 969 - 2992
Name (Print/Type)	RAYMOND A	A. JOAC		Date 3/1/09

This collection of Information is required by 37 CFR 1.138. The information is required to obtain or relain a benefit by the public which is to file (end by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 97 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the combleted application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

03/11/2009 17:10 FAX 914 969 2992

PTO/SB/17 (10-08) Approved for use through 06/30/2010, OMB 0651-0032

Under the Paperwork Reduc	<u>ction Act of 1</u>	1995 no persons ere	er or berluper e	U.S. Paten <u>spond to a collecti</u> r	it and Tradem on of Informat	iark Office; U.S. DF ion unless it displa	EPARTMENT OF COMMERC	CE
E/fec	1	Complete if Known						
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R., 4818),				Application Number 10/045,080				
FEE TRANSMITTAL For FY 2009				Filing Date	J	ANUARY 1	15, 2002	_
				First Named Inv		AYMOND A		_
Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			1 4 77	Examiner Name	е А	. RUDY		_
				Art Unit	3	687		_
TOTAL AMOUNT OF PAY	YMENT	(\$) 35.00)	Attorney Docke	$\overline{}$	J470		_
METHOD OF PAYMEN	NT (check	all that apply)						_
under 37 CF WARNING: Information on the oformation and authorization	Deposit According to the position of the posit	ount Number:	lirector is here	Deposit Ace Deposi	occount Name; o: (check all l ge fee(s) indi It any overpa	that apply) Ilcated below, excayments	ccept for the filing fee	
FEE CALCULATION								٦
I. BASIC FILING, SEA	RCH, AND FILING	G FEES Small Entity	SEARC	CH FEES Small Entity		IATION FEES Small Entity		
Utility	.330	l <u>Fee (\$)</u> 165	Fee (\$)		Fee (\$)		Fees Paid (\$)	-
Design	220		540	270	220	110		
Plant		110	100	50	140	70		Į
	220	110	330	165	170	85		
Reissue	330	165	540	270	650	325		
Provisional	220	110	0	0	0	0	·	
 EXCESS CLAIM FEI Fee Description 	ES					Fee (\$)	Small Entity	-

Each claim over 20 (including Reissues) 52 2.6 Each independent claim over 3 (including Reissues) 220 110 Multiple dependent claims 390 195 Total Claims Extra Claims Fee (\$) Foe Paid (\$) Multiple Dependent Claims - 20 or HP = Fee (\$) Fee Paid (5) HP = highest number of total claims paid for, if greater than 20. Extra Cialms Fee Paid (\$) Fee (\$) -3 or HP =

HP = highest number of independent claims paid for, if greater than 3.

APPLICATION SIZE FEE
If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets

Extra Sheets

Number of each additional 50 or fraction thereof Fee (\$) Fee Paid (\$)

(round up to a whole number) x / 50 = 4. OTHER FEE(S)

Fees Paid (\$)

Fee (\$)

Fee (\$)

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): BALANCE DUE FOR PAYMENT OF ISSUE FEE

SUBMITTED BY Signature Registration No. Telephone 914. 35,907 -969-2992 (Attorney/Agent) JOAO Name (Print/Type) RAYMOND Date

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, Including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the Individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing his burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office. U.S. Department of Commerce, P.O. Box 1450. Alexandra, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Commissioner for Patents, P.O. Box 1450, Aloxandria, VA 22313-1450.

If you need essistance in completing the form, call 1-800-PTO-9199 and select option 2.



RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NEW YORK 10703 (914) 969-2992

FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 11, 2009

Fax No.: 571-273-2885

No. Pages: 12 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent Application Serial No. 10/045,080

To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.

Respectfully Submitted,

Raymond M. Joao Reg. No. 35,907



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

: JANUARY 15, 2002 FILED

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION

HISTORY INFORMATION, ACCOUNT HISTORY

INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP 3687

FEBRUARY 24, 2009 ALLOWED

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;

- 2. Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which balance due of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee due of \$755.00;
- 3. Fee Transmittal Sheet (in duplicate) for the payment of \$35.00 for payment of the balance due for the new Issue Fee of \$755.00;
- 4. Copy of Form PTOL-85, submitted by Applicant on September 10, 2008 and received by the United States Patent and Trademark Office, evidencing the previous payment by Applicant of the Issue Fee of \$720.00 and the previous payment by Applicant of the Publication Fee of \$300; and
- 5. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(q).

As noted above, Applicant submits herewith an ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which \$35.00 is the difference between the previously paid Issue Fee of \$720.00, which was previously paid by Applicant on September 10, 2008, and the new Issue Fee due of \$755.00.

Applicant respectfully submits that Applicant paid the Issue Fee of \$720.00, in the above-identified application, on September 10, 2008. A copy of the Form PTOL-85, filed September 10, 2008, evidencing the U.S. Patent and Trademark Office's receipt of Applicant's payment of the Issue Fee of \$720.00 and Applicant's payment of the Publication Fee of

\$300.00, is submitted herewith. Applicant's previous payment of the Issue Fee of \$720.00 is also indicated on the Form PTOL-85 which accompanied the Notice Of Allowance And Fee(s) Due correspondence, mailed February 24, 2009, which form PTOL-85 is filed herewith. Applicant's payment of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee of \$755.00, and is, therefore, the balance due for the payment of the new Issue Fee of \$755.00.

Applicant respectfully requests that the previous Issue Fee payment of \$720.00, submitted by Applicant on September 10, 2008, and the payment of the \$35.00 balance due which is submitted herewith, be applied towards payment of the new Issue Fee of \$755.00 in the above-identified application.

A Fee Transmittal Sheet (in duplicate), for the payment of the \$35.00 balance due for the new Issue Fee of \$755.00, is also submitted herewith.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant respectfully requests that the aboveidentified papers and payment be entered into the aboveidentified application.

Respectfully Submitted,

Raymond A. Joao

Reg. No. 35,907

March 11, 2009

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

: JANUARY 15, 2002 FILED

: APPARATUS AND METHOD FOR PROVIDING TRANSACTION FOR

HISTORY INFORMATION, ACCOUNT HISTORY

INFÖRMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

: FEBRUARY 24, 2009 ALLOWED

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g)

Sir:

Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the aboveidentified application.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

March 11, 2009

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992